

# ALL YOUR PRODUCT BENEFITS UNPACKED.



Unlimit Your Life.

## THE UNLIMITED

Insurance | Lifestyle | Rewards

The Unlimited is an authorised financial services provider [21473]  
Founder of The Unlimited Child

# CONTENTS PAGE

	Pg
<b>POLICY WORDING</b>	
<b>GENERAL TERMS AND CONDITIONS</b>	<b>3</b>
ACCURACY OF INFORMATION	3
DEFINITIONS	3
WHO IS PARTY TO THE UNLIMITED WARRANTY POLICY?	3
WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?	4
IMPORTANT, PLEASE READ CAREFULLY	4
HOW WE WILL COMMUNICATE WITH YOU	4
FOR COMPLAINTS AND COMPLIANCE	4
INSURABLE INTEREST	4
TRANSFERRING YOUR INTEREST IN THE POLICY OR CASH-IN	4
DISHONESTY	4
TAKING CARE	5
OTHER TERMS AND CONDITIONS	5
RELEVANT LAW	5
PAYMENT AND NON-PAYMENT OF YOUR PREMIUM	5
AMENDMENTS TO COVER OR PREMIUMS	6
WHEN DOES YOUR COVER START?	6
CANCELLATION OF YOUR POLICY	7
CHANGES IN YOUR CIRCUMSTANCES	7
WHAT YOU ARE COVERED FOR	7
WHAT YOU ARE NOT COVERED FOR	8
HOW YOUR CLAIMS WORK	9
HOW TO CLAIM	9
TREATING THE CUSTOMER FAIRLY (TCF)	10
HOW WE USE YOUR PERSONAL INFORMATION	11

**Unlimit Your Life.**

**THE UNLIMITED**

Product underwritten by Dotsure Limited (Registration number 2006/000723/06), a licensed non-life insurer and authorised financial services provider (FSP39925).

## THE UNLIMITED WARRANTY POLICY POLICY WORDING

### GENERAL TERMS AND CONDITIONS:

**PLEASE NOTE:** This, together with your schedule, constitutes the agreement between you and the insurer. Please go through this and make sure that all the information you provided is accurate and that the cover is the same as that which has been explained to you.

### ACCURACY OF INFORMATION

It is very important that you give The Unlimited and the insurer honest and accurate information at all times. If you give The Unlimited and/or the insurer false or incorrect information, your policy may be invalid or you may not be covered in full or in part. The Unlimited and the insurer may rely on the accuracy and truthfulness of any information provided by you during any conversation and including in any proposal/application form or other information supplied by you or by The Unlimited on your behalf to the insurer, including any relevant recorded phone calls made to or received by you.

**Please note:** in the event that we are unable to successfully verify your identity, we will void your policy from the start date and there will be no agreement between you and us - this means that your policy never started. You will have no cover under the insurance policy and benefits under the membership.

### DEFINITIONS (what these words mean when used in this policy)

Subject to all the terms and conditions of this policy:

1. **due date** means the date of your premium deduction every month (your salary pay date).
2. **insured event** means a mechanical breakdown or an electrical failure of a part/component fitted to the vehicle insured under this policy, which occurs during the period of cover on your policy, subject to the terms, conditions and exclusions of this policy.
3. **premium** means the amount payable to the insurer every month for the cover under this policy (see **WHAT YOU ARE COVERED FOR**).
4. **premium deduction** means the collection of your premium on the due date every month. The collection method will be via Persal (the National and Provincial Government's personnel salary system).
5. **start date** means the date of your first successful premium deduction and is the date on which all your policy benefits become available (subject to the waiting period).
6. **the insurer** means Dotsure Limited, a licensed non-life insurer and an authorised financial services provider (FSP Number 39925), the underwriter of this policy.
7. **The Unlimited** means The Unlimited Group (Pty) Limited, acting as an intermediary and providing certain services in respect of the policy underwritten by the insurer.
8. **waiting period** means the number of successful premium deductions required by the insurer, as specified in this policy, during which you will not be entitled to claim under this policy. This means that you will not be entitled to claim under this policy until you have had 2 (two) successful premium deductions. Any reference to a waiting period throughout this policy, is a reference to your first 2 (two) successful premium deductions.
9. **we/us** means both the insurer (acting in their own capacity) and The Unlimited (acting in their own capacity). When we use the words "we", "our" or "us", the terms and conditions are relevant and binding between you and the insurer and The Unlimited.
10. **you/your** means the policyholder

### WHO IS PARTY TO THE UNLIMITED WARRANTY POLICY?

You, the policyholder.

and

the insurer, Dotsure Limited, the underwriter of this policy.

### WHAT BENEFITS DO YOU GET AND WHEN CAN YOU USE THEM?

For paying your premium every month, you get the cover described in The Unlimited warranty policy ("policy"), which consists of this policy wording, subject to the terms of the policy, and the specific rules and insurance period set out herein and in your *policy schedule*. It is your duty to read and follow the rules explained in this policy wording and your *policy schedule*. If you do not carry out your duty in terms of this policy, the insurer may increase your premium, cancel your policy or they may not pay your claim.

### IMPORTANT, PLEASE READ CAREFULLY

This policy, The Unlimited warranty policy, is issued to you at your own request and without advice. Please read it carefully and ensure that it is appropriate to your needs. If not, please contact The Unlimited or us. Also see **CANCELLATION OF YOUR POLICY** below.

### HOW WE WILL COMMUNICATE WITH YOU

1. We will communicate with you via email, SMS or WhatsApp, to the cell phone number and email address you provided The Unlimited with when you took out this policy. This will be the agreed method of giving you any notice required by this policy or by law. In this regard you agree that we can communicate with you using email, WhatsApp or SMS. Alternatively, please let The Unlimited know if a phone call is your preferred method of communication.
2. It is important to keep all the information contained on the policy updated, including your current contact number (cell phone), email address, physical and/or postal address. If any of your contact details change, you must let The Unlimited or us know as soon as possible. We **will always communicate with you using your last known details** to fulfil your policy cover and to process any claims you may have. Please call 0861 990 000 for any amendments or further assistance.

### FOR COMPLAINTS AND COMPLIANCE

1. It is important that you are happy with your policy. If you are unhappy for any reason, please call 0861 990 000 and give us a chance to see if we can set things right. The Unlimited will communicate with the insurer on your behalf.
2. If you are still not happy and would like to submit a formal complaint to the insurer, please refer to 'How to submit a complaint' in your *policy schedule*.

### INSURABLE INTEREST

You must have insurable interest in the item insured on this policy. '**Insurable Interest**' means that you are the owner of, or the 'good faith' keeper in terms of a credit agreement of the insured item and you accept the risk of financial loss of the item listed in your policy for the whole period of cover and also at the date of any event for which you claim.

### TRANSFERRING YOUR INTEREST IN THE POLICY OR CASH-IN

You cannot transfer your financial interest, or any rights, in this policy to anyone else. You cannot take out a loan against your policy. Your policy is month-to-month and does not pay out any profits, nor can it be cashed in for money.

### DISHONESTY

The insurer may refuse to pay a claim under this policy and/or the insurer may cancel the policy if you have **dishonestly/fraudulently** tried to take advantage of the insurer.

For example, if you dishonestly exaggerate (overstate) the amount of your claim to get an inflated claims payment under your policy or if you give incorrect information to either get cover at a reduced premium or hide the fact that you did not comply with policy terms and conditions, this can be considered dishonest or fraudulent conduct.

All benefits under this policy will be lost, and the policy may be terminated at the insurer's instance. In such an event, you will not be entitled to a refund of any premiums paid in respect of the policy. The insurer may also take legal action against you. If this happens, you will have to repay all and any amounts which the insurer previously paid towards your claims under this policy.

## TAKING CARE

You must take all reasonable steps to prevent loss or damage to your vehicle that is covered by this policy and to keep the vehicle covered by this policy in good condition. If you do not, a claim may be rejected or payment of the claim could be reduced.

## OTHER TERMS AND CONDITIONS

The cover under your policy may be subject to more specific rules. They are explained and detailed on your *policy schedule*. You must follow these rules as they affect your cover.

## RELEVANT LAW

This policy is subject to the laws of South Africa only. Any legal proceedings between us in connection with this policy will only take place in the courts of South Africa.

## PAYMENT AND NON-PAYMENT OF YOUR PREMIUM

1. This policy is month-to-month and is automatically renewed on the same terms each time your premium deduction is successful.
2. **Payment of premiums:**
  - 2.1 You are a Government employee and have given us your Persal number:
    - 2.1.1 you have authorised your employer to deduct the premium stated in your *policy schedule* from your salary via Persal (National and Provincial Government's personnel salary system);
    - 2.1.2 you have authorised us to deduct the premium from any of your bank accounts which you have given us IF the Government is unable to deduct the premium in favour of the insurer from your salary via Persal. Your debit order will be presented to your bank on the due date.
    - 2.1.3 you agree that, should any changes in terms of this policy resulting in either the cancellation of the policy or an increase in premium be required, such changes need to be communicated to Persal first and the change may only be effective up to 60 days later. This means that you may have another premium deduction before the change is effective.  
**For example:** if an instruction to cancel this policy is received by Persal on the 25<sup>th</sup> of June, the policy is cancelled immediately, but the cancellation of your premium deduction may only be effective up to 60 days later during the following month, or the month after in August (and the premium will still be deducted from your salary in July). Any premium deductions that go off after the cancellation of your policy will be refunded by the insurer. Please call us to arrange the refund for you.
  - 2.2 The premium is due in advance and this policy will not be binding on us or the insurer until your first successful premium deduction.
3. **Unpaid premiums:**
  - 3.1 If the insurer does not receive the premium (in the first month or any month thereafter) by the due date, you will have NO cover. **The insurer will not double deduct missed insurance premiums the following month.**
  - 3.2 You have a grace period of 15 (fifteen) days, calculated from the due date within which to make payment to us. During the grace period, the policy will remain in force, however, in the event of a valid claim occurring during this period, the outstanding premium may be deducted from the approved claim amount. If we do not receive payment within the 15 days, you will not have cover.

*Example: the premium due date is the 1st of May. If you miss a premium deduction, you will only have until the 16th of May to make a manual payment to us. If you don't, you will not have cover after the grace period until the insurer has received your next premium.*

- 3.3 In the event of your **premium deduction being cancelled and no longer deducted through Persal**, you have authorised The Unlimited to debit the premium from any of your bank accounts which you have given us. Your premium will be collected via debit order going forward, but if The Unlimited is unable to collect your premium via debit order on the due date you have given them, The Unlimited uses a tracking system that allows them to process your debit on another date to improve the likelihood of a successful debit order collection. This allows you to keep your policy active, but it remains your obligation to see that all premiums are paid manually when any collection of premiums fail.
- 3.3.1 If your premium is not received, you agree that The Unlimited may, at their own discretion, try and collect from your account a further 3 times.
- 3.3.2 **If The Unlimited cannot collect the premium after 4 consecutive attempts, the policy will automatically end. This means that your policy will lapse and will not be re-instated. PLEASE NOTE: You will not be entitled to the policy cover during any month where The Unlimited does not successfully collect a premium from you and/or no manual payment has been made to them.**
- 3.3.3 If you dispute your monthly debit order payment with the result that the debit order is reversed by your bank, and provided the debit order mandate is not cancelled, The Unlimited may, subject to the terms of this policy, resubmit the debit order mandate for collection in the month following the dispute/s.

## **AMENDMENTS TO COVER OR PREMIUMS**

1. The insurer reserves the right to amend, add or change the premium, policy waiting period or terms and conditions of this policy, including your cover, by giving 31 days' written notice to you of its intention to do so.
2. Any variations and or changes, referred to above, including any premium rate adjustment, will be binding on you and can be applied at any time to the existing terms and conditions, 31 days after written communication of these changes has been sent, but please remember that it may still take up to 60 days from the date of communication to you to become effective.

## **WHEN DOES YOUR COVER START?**

1. On receipt of your first premium by the insurer, your policy will start (the start date). The start date of your policy will be the date of your first successful premium deduction.
2. **Please note:** the instruction for your first premium deduction will need to be communicated to Persal first and your start date may only be effective up to 45 days later. This means that you may only have your first premium deduction in the following month/s. **For example:** if an instruction for your first premium deduction is received by Persal on the 25<sup>th</sup> of June, your first premium deduction may only happen up to 45 days later during the following month, or the month after in August (and the start date of your policy will only happen on the date of that first premium deduction).
3. You are entitled to your policy cover from the start date, subject to the waiting period.
4. There is a waiting period of 2 successful premium deductions on your policy. To be clear, you will be able to claim for events that happen after the insurer has received your first 2 (two) premiums.
5. If you miss a premium deduction and the insurer receives your next premium at a later date, your policy will re-commence on receipt of that next premium and the balance of any waiting period will be taken into account.
6. If you are unsure when your cover starts, please contact The Unlimited or the insurer to confirm the start date of your policy.

## CANCELLATION OF YOUR POLICY

1. You can cancel your policy at any time by contacting The Unlimited who will request cancellation of the policy with the insurer on your behalf, or directly with the insurer. CALL 0861 990 000 OR EMAIL ON CUSTOMERCARE@THEUNLIMITED.CO.ZA. Please remember that the cancellation of your policy is effective immediately, however, the premium deduction may take up to 60 days to take effect and any premiums deducted after the cancellation of your policy will be refunded by the insurer.
2. There is a cooling-off period of 14 days (calculated from when these terms and conditions are sent to you) in which you can cancel and receive a refund on any premiums paid, **BUT ONLY IF YOU HAVE NOT SUBMITTED OR BEEN PAID OUT FOR A CLAIM** under this policy.
3. The insurer can cancel or void the policy (or sections thereof) at any time if you do not fulfil your duties under this policy or if you misrepresent material facts, are dishonest or fraudulent in your actions, by the insurer notifying you:
  - 3.1. immediately in writing of cancellation/voidance for fraudulent or dishonest actions or the non-payment of premiums; and
  - 3.2. of cancellation after 31 days' notice in writing (or such other period as may be mutually agreed and/or otherwise prescribed by this policy).

## CHANGES IN YOUR CIRCUMSTANCES

1. Whenever your circumstances change, you must tell The Unlimited or the insurer as soon as you are aware of the change. The insurer may re-assess your cover and premiums when the insurer is told about changes in your circumstances. If the insurer accepts these changes, it may be effective immediately or from the time and date agreed.
2. All changes are part of the agreement between you and the insurer and are subject to all the terms of the policy. The Unlimited will effect the changes to your details which will be confirmed by sending you an updated *policy schedule*.
3. If you are not sure whether a change may affect your cover, contact The Unlimited or the insurer anyway. If the insurer does not know about changes or receives incorrect information through The Unlimited, depending on circumstances, the insurer may be entitled to consider your policy as invalid or reject payment of a claim in whole or in part or insist on an additional premium being paid to the insurer.

## WHAT YOU ARE COVERED FOR

You are covered for the **repair or replacement of parts** due to a mechanical breakdown or an electrical failure which occurs during the period of cover on your policy.

**Please take note of the following important terms:**

1. A mechanical breakdown means that one or more of the parts listed in the 'List of Parts Covered' breaks or burns out (during normal use) because of a mechanical fault which caused it to stop working, to break and/or to burn out, resulting in the part needing to be repaired or replaced.
2. An electrical fault means that one or more of the electrical components listed in the '*List of Parts Covered*' has a short circuit within the parts and the component burns, resulting in the component needing to be repaired or replaced.
3. You are covered for the repair or replacement cost of the parts covered up to the maximum amounts in the '*List of Parts Covered*' in your *policy schedule*. The cost will include the **reasonable cost of the parts and the labour**. If any assessment is required to investigate the cause of the fault, you will be covered up to the "strip & quote" benefit limit (seen in your *policy schedule*) as part of a valid claim.
4. Any vehicle covered under this policy must be specified in your *policy schedule*.
5. If you have a manufacturer's warranty in place on your vehicle, this policy will only incept once the manufacturer's warranty expires.
6. Any failure of a listed part due to overheating or cam belt failure can only be claimed for under the "Overheating" or "Cam belt failure" benefit limits, whichever is relevant, as listed and described in the '*List of Parts Covered*'

in your **policy schedule**. For example, any parts damaged as a result of your vehicle overheating can only be claimed for under the benefit limit for "overheating" in the '**List of Parts Covered**', and not under the benefit limit for the "engine."

7. There are specific **SERVICE REQUIREMENTS** which you need to follow to be covered:
  - 7.1 All vehicles must be serviced according to the manufacturer's specifications.
  - 7.2 All services and repairs must be done by an approved member of the Retail Motor Industries Organisation with full repair and service facilities.
  - 7.3 You must keep your service invoices. The insurer will ask for proof of your vehicle's service history when you claim.
  - 7.4 If your vehicle does not have an up to date service history when you take out this policy, it is your responsibility to have your vehicle serviced according to the manufacturer's specification within 30 days from the start of the policy and at all times during the continued existence of this policy.
8. You can only qualify for cover under this policy if at the time of your claim:
  - 8.1. The mileage on the odometer of your insured vehicle is less than 300 000 kms; AND
  - 8.2. Your insured vehicle is less than 15 years old; AND
  - 8.3. Your insured vehicle is in a good mechanical condition; AND
  - 8.4. You have a valid roadworthy certificate for your vehicle; AND
9. Your insured vehicle has a gross vehicle mass of less than 3 500 kgs. You may cover a passenger, light commercial or 4x4 vehicle under this policy.  
**PLEASE NOTE: It is your duty to let The Unlimited or the insurer know when your insured vehicle has reached either the maximum mileage or the maximum age coverable under this policy, as the benefits offered under this policy will automatically lapse once your vehicle has reached either or both of the maximum age and maximum mileage limits.**

#### **WHAT YOU ARE NOT COVERED FOR (your policy exclusions)**

The following general exclusions apply to your policy. It is very important that you understand and take note of these.

1. The insurer will not cover the cost of repairs or replacement:
  - 1.1. If the part is not listed in the '**List of Parts Covered**' included in your **policy schedule**.
  - 1.2. If the fault existed before you accepted the terms and conditions of this policy.
  - 1.3. If you repair or replace something without the insurer's permission.
  - 1.4. If your vehicle's odometer is not working, has been tampered with, or it has been disconnected and/or replaced without our permission.
  - 1.5. If a breakdown is because of an oil leak. The insurer will also not cover the oil leak itself.
  - 1.6. If a breakdown is caused by carbon build-up under any component. The insurer will also not cover the cost of removing the carbon build-up.
  - 1.7. If the driveshaft or steering rack breaks because of damaged dust covers.
  - 1.8. If a breakdown is caused by incorrect fuels or lubricants, negligence, any accidents, improper servicing, unreasonable use (including any form of competition) or any malicious damage.
  - 1.9. If you have altered your vehicle's performance from the manufacturer's specification.
  - 1.10. If any part needs to be replaced and normally needs regular replacing as part of your vehicle's service.
  - 1.11. To/of any burnt valves.
  - 1.12. Due to wear and tear, corrosion, rust, lack of anti-freeze, lubricants or hydraulic fluids.
2. You are not covered for the cost of servicing your vehicle, for any routine maintenance or for accident damage.
3. Under this policy, the insurer does not cover vehicles used in competitions,



- modified or rebuilt (code 3) vehicles or vehicles with turbo conversions. Only locally manufactured vehicles and vehicles imported with a minimum of a 12-month local manufacturer's warranty will be accepted.
4. You are not covered for petrol, vehicle hire or transport costs if the repair or replacement is delayed.
  5. The insurer will not pay for any loss of value to any item that the insurer has repaired or replaced.
  6. If it is necessary to replace, rather than repair a specific part, the insurer will not cover any used and/or second hand part which was fitted in your vehicle, which has not been fully reconditioned. For example, if you replace your engine with a second-hand engine, the relevant parts of the engine need to be replaced to ensure it is properly reconditioned.
  7. You are not covered for a failure or damage caused by the failure of any part not covered under this policy. This includes failure of the water pump, radiator or thermostat. For example, if your car breaks down and the clutch is damaged because the clutch plate (which is not covered under this policy) failed, we will not cover the damage, nor any resultant damage, due to the clutch plate failure.
  8. You are not covered for any repairs performed by you, your immediate family, or friends who own or are employed by or affiliated with the workshop during the vehicle repairs.
  9. **The insurer will not cover the cost of repairs or replacement for any event that occurs within the waiting period. This means that no claims will be honoured before you have had 2 successful premium deductions.**

### HOW YOUR CLAIMS WORK

You are covered for the repair or replacement cost of the parts covered up to the maximum amounts in the "*List of Parts Covered*" included in your *policy schedule*. The cost will include the **reasonable cost of the parts and the labour**, but not the cost to investigate the cause of the fault.

When you claim, your cover will be based on the category (A, B or C below) your vehicle qualifies for at the time. Categories are based on your vehicle's age and mileage. The insurer covers your vehicle up to and including 15 years of age and up to a maximum of 300 000 kms, whichever your vehicle reaches first.

VEHICLE CATEGORY		
<b>Category A:</b> Vehicles less than 5 years of age or mileage less than 110 000 kms	<b>Category B:</b> Vehicles less than 8 years of age or mileage less than 180 000 kms	<b>Category C:</b> Vehicles older than 8 years of age or mileage more than 180 000 kms

### HOW TO CLAIM

Should you need to claim, call 0861 990 000 immediately so that The Unlimited can assist you with starting the claims process with the insurer. The insurer will contact you with the final outcome once your claim has been assessed.

1. **When can you claim?**
  - 1.1. As soon as the insurer has received your first premium (the start date) and any waiting period has expired, you are entitled to cover and to claim if an insured event occurs. You will not have cover until the waiting period has ended. You can also only claim under this policy if the insurer successfully receives your premium every month and you comply with all the terms in this policy.
  - 1.2. **The insured event must have happened in South Africa, after the start date and after the waiting period has run through.**
2. **Time period to submit a claim?**  
 Tell The Unlimited as soon as possible about your claim. Your claim form and supporting claim documents must then be submitted to the insurer within 30 days of the insured event.  
 When the insurer asks for it, give the insurer written proof or any other information within **7 days**. If the insurer does not receive the information the insurer needs, the insurer may decline your claim.
3. **How do you claim?**

- 3.1. It's simple, CALL 0861 990 000 and The Unlimited will assist you with starting the claims process. The Unlimited will send you a claim form and a list of everything you need to claim.
- 3.2. Email your claim form and supporting documents to [unlimitedclaims@dotsure.co.za](mailto:unlimitedclaims@dotsure.co.za). Make sure your email includes the following:
  - Your completed claim form
  - A quotation from an approved dealer within 30 days of starting the claim
  - The damage report
  - An image of your vehicle's license disc
  - Records of your service history
  - A copy of your latest policy schedule and terms and conditions (your policy schedule and welcome pack were sent to you when you signed up)
- 3.3. Always give The Unlimited and the insurer true and complete information. All documentation and information which you provide as evidence or support of any claim must always be true and correct.
4. **Please take note of these further important terms:**
  - 4.1. The insurer settles claims in the following ways:
    - 4.1.1. If an item has been damaged and it can be economically repaired, the insurer will arrange or authorise the repair and pay for the cost of the repair. The insurer may choose to replace the item with a new one of the same quality through the insurer's preferred suppliers or the insurer will pay the replacement cost of a new item of the same quality.
    - 4.1.2. If the insurer agrees not to replace or repair an item, the insurer will make a cash or voucher payment equal to the cost the insurer would have paid for replacement or repair through the insurer's preferred suppliers.
    - 4.1.3. The most the insurer will pay for any one claim is the amount stated as the sum insured or any limits in your policy or in the '*List of Parts Covered*' included in your *policy schedule*.
  - 4.2. You must provide the insurer with any information and assistance that the insurer may require.
  - 4.3. You must allow the insurer to inspect or take apart your vehicle or part of it in order to assess your claim fairly and accurately.
  - 4.4. When you submit a claim, the insurer may
    - 4.4.1. Ask you to get estimates for repairs or replacement items.
    - 4.4.2. Arrange for the damage to be inspected by one of the insurer's claims advisors, an independent loss adjuster or other expert. Their aim is to help the insurer agree a fair settlement with you.
    - 4.4.3. Ask you to arrange for the repair or replacement as quickly as possible.
  - 4.5. The insurer is not responsible for any damage or loss (claimed or not) after 12 months from the date of the event which caused your damage or loss. If the claim is subject to an awaiting court action between you and the insurer, the claim will still be valid.
5. **Claim rejections:**
  - 5.1. If you are unhappy about the outcome of a claim, you can write to the insurer within 90 days of the date of the insurer's decision letter. After the 90 days, you have a further 6 months in which you can start legal action against the insurer.
  - 5.2. **Please read your policy schedule for more important details about this.**

## **TREATING THE CUSTOMER FAIRLY (TCF)**

We are committed to ensuring that all our customers are treated fairly and that every member of our team understands what TCF means to our businesses. The systems and processes we have put in place ensure that all of our customers are treated fairly at every interaction.

1. **Our core objectives:**
  - 1.1. It is our committed objective to ensure that all our customers or potential customers can be confident that they are dealing with a

company where the fair treatment of customers is central to the corporate culture.

- 1.2. We endeavour to ensure that at all times we render financial services honestly, fairly, with due skill, care and diligence, and in the interests of customers and the integrity of the financial services industry.
2. **TCF outcomes:**
  - 2.1. Customers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture.
  - 2.2. Products and services marketed and sold in the retail market are designed to meet the needs of identified customer groups and are targeted accordingly.
  - 2.3. Customers are given clear information and are kept appropriately informed before, during and after the time of contracting.
  - 2.4. Customers are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard and what they have been led to expect.
  - 2.5. Customers do not face unreasonable post-sale barriers to change a product, switch providers, submit a claim, or make a complaint.

## **HOW WE USE YOUR PERSONAL INFORMATION**

Please read this section carefully as it contains important information about the personal details that you have given to us. Information about the parties to this policy (agreement) or to persons whose interests are protected by this agreement may be processed for the various legal reasons outlined below.

This section of the policy wording is intended to summarise key privacy disclosures. We handle the personal information you provide to us in accordance with this section, read with our Privacy Policy available at: [www.theunlimited.co.za](http://www.theunlimited.co.za) and [www.dotsure.co.za](http://www.dotsure.co.za).

The policyholder (“**you**”) hereby warrants and understands that we (where applicable), including our authorised agents, partners and service provider/contractors may:

1. **Collect information:**
  - 1.1. from you directly; from your use of our products and services; from your engagements and interactions with us; from public sources, shared databases and from third parties.
  - 1.2. you provide to us and store it in a shared database, verify it against legally recognised sources and use it, for example, for any decision concerning the continuance of your agreement/policy or the meeting of any claim you submit. Such information may be given to any insurer or its agent and authorised agents, partners and service provider/contractors.
  - 1.3. including (amongst others), information about your criminal or credit history, insurance history, marital status, national origin, age, sex, sex life, language, birth, education, financial history, identifying number, email address, physical address, telephone number, online identifiers, social media profile, health, disability, pregnancy, biometric information (like fingerprints, your signature or voice), race or ethnic origin, trade union membership, political persuasion, financial history, criminal history and your name.
  - 1.4. you must be authorised to provide any personal information of third parties to us. In doing so you indemnify us, including our authorised agents, partners and service provider/contractors, against any and all losses by or claims made against them and us as a result of you not having the required authorisation.
2. **Process your information for the following reasons (amongst others):**
  - 2.1. to enable us to underwrite policies and assess risks fairly, for the performance of your insurance agreement and the enforcement of our contractual rights and obligations:

Note: Any personal information provided to us will be collected and used to allow us to fulfil our obligations to you in terms of this agreement and to assess risks fairly. In addition, the Personal Information may be shared internally or externally, with our departments, or other related third parties to comply with insurance obligations or legal requirements. Please contact us should you have any objections.

- 2.2. to comply with legislative, regulatory, risk and compliance requirements, codes of conduct and industry agreements or to fulfil reporting requirements and information requests.
  - 2.3. to process payment instruments and payment instructions (like a debit order).
  - 2.4. to do affordability assessments, credit assessments and credit scoring.
  - 2.5. to manage and maintain your agreement/policy or relationship with us.
  - 2.6. to disclose and obtain information about you from credit bureaus regarding your credit history.
  - 2.7. to enable you to participate in the debt review process under the National Credit Act 34 of 2005.
  - 2.8. for security, identity verification and to check the accuracy of your information.
  - 2.9. where required, we may transfer your personal information outside of South Africa in compliance with the law.
  - 2.10. for customer satisfaction surveys, promotional and other competitions.
  - 2.11. using automated means (without human intervention in the decision-making process) to make decisions about you or your application for any product or service. You may query the decision made about you.
  - 2.12. to conduct market and behavioural research, including scoring and analysis to determine if you qualify for products and services; and to market to you or provide you with products, goods and services. If you purchase products or services from us, we can market other similar products and services to you even after this agreement ends and share market innovations with you.
  - 2.13. payment of the premium also entitles you to be notified of further product offerings as well as possible preferential pricing if you buy additional benefits from us.
3. **Share your information with the below persons (amongst others) who are bound to keep it secure and confidential:**

▪ Attorneys, tracing agents, & debt collectors when enforcing agreements	▪ Debt counsellors & payment distribution agents during any debt review process
▪ Payment processing service providers, merchants, banks to process payment instructions	▪ Insurers and other financial institutions when providing insurance or assurance
▪ Our partners, service providers, agents, sub-contractors to offer and provide products and services to you	▪ Regulatory authorities, ombudsman, governments, local and international tax authorities & credit bureaus when we must share it with them

4. **Automatically update and keep your information accurate**
- We may submit your information to, and receive information about you from, credit institutions (such as credit bureaus) to update, process and monitor your information to guide us in making decisions about product development and suitability of offerings, affordability, market conduct and activities related to our business. We may also do this to ensure the quality and accuracy of your identity and contact information to ensure we can make positive contact with you; and your status as a home loan holder, vehicle owner or credit card holder to offer suitable goods and services to you that are affordable and that you may be interested in.

**Your rights:**

You have data protection rights which are described in detail on [www.theunlimited.co.za](http://www.theunlimited.co.za) and [www.dotsure.co.za](http://www.dotsure.co.za). To request access to your information, contact us at the contact details provided above and in your *policy schedule*.